

UNITED STATES BANKRUPTCY COURT
 Certificate of Notice Page 1 of 5
 DISTRICT OF NEW JERSEY

In Re:
 GARDEE, Raphael S.

Case No.: 20-13167
 Chapter: 7
 Judge: Ferguson

NOTICE OF PROPOSED COMPROMISE or SETTLEMENT OF CONTROVERSY

Thomas J. Orr, Chapter 7 Trustee, in this case proposes a compromise, or to settle a claim and/or action as described below. If you object to the settlement or compromise, you must file a written objection with the Clerk of the United States Bankruptcy Court, and serve it on the person named below not later 7 days before the hearing date.

Address of the Clerk: Jeanne Naughton, Clerk
402 East State St.
Trenton, NJ 08608

If an objection is filed, a hearing will be held before the Honorable Kathryn C. Ferguson on April 11, 2023 at 10 a.m. at the United States Bankruptcy Court, courtroom no. 2, 402 East State St., Trenton, NJ 08608 (hearing to be scheduled for at least 28 days from the date of the filing of the notice). If no objection is filed the clerk will enter a *Certification of No Objection* and the settlement may be completed as proposed.

Nature of action: Trustee entered into an agreement with the co-owner of 161 Pleasant Valley Rd., Titusville, NJ whereby the co-owner agreed to the property's sale per 11 USC 363(h) in exchange for which she would receive 50% of the net proceeds. The offers that the Trustee is getting make this deal unworkable

Pertinent terms of settlement: The co-owner has agreed to reduce what she receives from the first \$60,000 of net proceeds. To wit, she will receive 15% of the first \$60,000 and 50% of the net proceeds over \$60,000. This modification will give the Trustee greater assurance that he will be able to make a meaningful dividend from the sale of this property.

Objections must be served on, and requests for additional information directed to:

Name: Andrea Dobin, counsel to Trustee

Address: 427 Riverview Plaza, Trenton, NJ 08608

Telephone No.: 973-323-8667

In re:
Raphael S Gardee
Debtor

Case No. 20-13167-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Mar 10, 2023

Form ID: pdf905

Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2023:

Recip ID	Recipient Name and Address
db	+ Raphael S Gardee, 161 Pleasant Valley Rd, Titusville, NJ 08560-2104
r	+ Berkshire Hathaway Home Services Fox and Roach Rea, 33 Witherspoon Street, Princeton, NJ 08542-3207
cr	+ Eastern Funding LLC, C/O Saldutti Law Group, 800 N. Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511
intp	+ McManimon Scotland & Baumann, LLC, 427 Riverview Plaza, Trenton, NJ 08611-3420
518732567	#+ Armac, 71 Passaic Ave, Florham Park, NJ 07932-3040
518983808	+ BEGLEY CARLIN MANDIO LLP, 680 MIDDLETOWN BOULEVARD, LANGHORNE, PA 19047-1817
518732568	+ Baldor Foods, 155 Food Center Dr, Bronx, NY 10474-7136
518732570	+ Begley Carlin and Mandio, 680 Middletown Blvd, Langhorne, PA 19047-1817
518732572	+ Bunker Hill, 7 Three Acre Lane, Princeton, NJ 08540-8437
518732575	+ Columbus Central, PO Box 220, Columbus, NJ 08022-0220
518732577	+ Crivelli and Barbati, 2653 Nottingham Way, Trenton, NJ 08619-4109
518801995	+ Eastern Funding, LLC, c/o Saldutti Law Group, 800 Kings Highway N., Suite 300, Cherry Hill, NJ 08034-1511
518732578	+ Fedex, PO Box 371461, Pittsburgh, PA 15250-7461
518732579	+ Fulton Bank, Attn Eisenberg Gold and Agarwal, 1040 North Kings Highway, Cherry Hill, NJ 08034-1908
519292802	#+ Genya Daukshta, 2225 Wisteria Street, Sarasota, FL 34239-3936
518732582	+ JCP&L, PO Box 3687, Akron, OH 44309-3687
518732584	#+ MLR Solutions, PO Box 60536, King of Prussia, PA 19406-0536
518732585	+ New Chapter Inc, Attn Amato and Keating, 107 North Commerce Way, Bethlehem, PA 18017-8913
518732586	+ PA Dept of Revenue, PO Box 280431, Harrisburg, PA 17128-0431
518732587	PACCAR Financial, 4991 W US Hwy 20, Horsham, PA 19044
518732588	+ PNC, PO Box 747032, Pittsburgh, PA 15274-7032
518732589	+ Princeton Nassau Pediatrics, 301 Harrison Street, Princeton, NJ 08540-3527
518732590	+ Princeton Orthopedics, 325 Princeton Ave, Princeton, NJ 08540-1617
518732591	+ Quest Diagnostics, PO Box 64813, Baltimore, MD 21264-4813
518962596	+ RAINFOREST DISTRIBUTION, C/O SKLAR LAW LLC, 20 BRACE ROAD SUTIE 205, CHERRY HILL, NJ 08034-2634
518732592	Sklar Law, 1200 Laurel Rd, Voorhees, NJ 08043
518732593	+ State of NJ, PO Box 269, Trenton, NJ 08695-0269
518732594	+ Stockx, 1046 Woodward Ave, Detroit, MI 48226-3540
518732595	+ Township of Falls Authority, 557 Lincoln Highway, Fairless Hills, PA 19030-1401
518732597	+ Vengroff Williams Inc, PO Box 4155, Sarasota, FL 34230-4155

TOTAL: 30

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 10 2023 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 10 2023 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: bankruptcy@fult.com	Mar 10 2023 20:48:00	Fulton Bank, NA, 533 Fellowship Road, Suite 250, Mount Laurel, NJ 08054-3411

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cr	Email/Text: Bankruptcy.Notices@pnc.com	Mar 10 2023 20:47:00	PNC BANK, NATIONAL ASSOCIATION, 3232 NEWMARK DRIVE, ATTN: BANKRUPTCY, MIAMISBURG, OH 45342
518732564	+ Email/Text: bkprt@retrievalmasters.com	Mar 10 2023 20:47:00	AMCA, 2269 S Saw Mill River Rd, Elmsford, NY 10523-3832
519441476	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 10 2023 20:55:26	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518732565	^ MEBN	Mar 10 2023 20:43:56	Amcol Systems, PO Box 21625, Columbia, SC 29221-1625
518732566	+ Email/PDF: bncnotices@becket-lee.com	Mar 10 2023 20:55:48	American Express, PO Box 1270, Newark, NJ 07101-1270
518963576	+ Email/Text: bkfilings@zwickerpc.com	Mar 10 2023 20:48:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
518732571	Email/PDF: acg.bmw.ebn@aisinfo.com	Mar 10 2023 20:55:52	BMW Financial, PO Box 3608, Dublin, OH 43016
518968024	+ Email/Text: mortgagebkcorrespondence@bofa.com	Mar 10 2023 20:47:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518732569	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 10 2023 20:47:00	Barclays Bank, 125 South West Street, Wilmington, DE 19801-5014
518732574	+ Email/Text: Harris@ebn.phinsolutions.com	Mar 10 2023 20:48:00	Childrens Hosp of Phil, PO Box 5462, Chicago, IL 60680-5462
518732576	+ Email/Text: documentfiling@lciinc.com	Mar 10 2023 20:46:00	Comcast Business, PO Box 70219, Philadelphia, PA 19176-0219
518807763	+ Email/Text: bankruptcy@fult.com	Mar 10 2023 20:48:00	Fulton Bank, NA, 533 Fellowship Road, Suite 250, Mount Laurel, New Jersey 08054-3411
518732580	+ Email/Text: Bankruptcy@ICSystem.com	Mar 10 2023 20:47:00	IC Systems, 444 Highway 96 East, Saint Paul, MN 55127-2557
518732581	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 10 2023 20:47:00	IRS, PO BOX 7346, Philadelphia, PA 19101-7346
518986768	+ Email/Text: RASEBN@raslg.com	Mar 10 2023 20:47:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518732583	+ Email/Text: bknotices@mbandw.com	Mar 10 2023 20:48:00	McCarthy Burgess and Wolff, 26000 cannon Rd, Bedford, OH 44146-1807
518986296	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 10 2023 20:47:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518963405	Email/Text: pfc.bankruptcy.packages@paccar.com	Mar 10 2023 20:48:00	PACCAR Financial Corp., Attn: Linda Markle, BK Specialist, P.O. Box 1518, Bellevue, WA 98009-1518
518793056	Email/Text: Bankruptcy.Notices@pnc.com	Mar 10 2023 20:47:00	PNC, 2730 Liberty Ave, Pittsburgh, PA 15222
518996521	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Mar 10 2023 20:48:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
518732596	+ Email/Text: customercreditterms@unfi.com	Mar 10 2023 20:46:00	United Natural Foods, 313 Iron Horse Way, Providence, RI 02908-5637
519022003	+ Email/PDF: ebn_ais@aisinfo.com	Mar 10 2023 20:55:41	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518732573		CAR LOAN
intp	*+	Genya Daukshta, 2225 Wisteria St., Sarasota, FL 34239-3936

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2023 at the address(es) listed below:

Name	Email Address
Amar Anand Agrawal	on behalf of Creditor Fulton Bank NA aagrwal@egalawfirm.com, alapinski@egalawfirm.com, jwingfield@egalawfirm.com
Andrea Dobin	on behalf of Trustee Thomas Orr adobin@msbnj.com cgallo@msbnj.com
Andrew Sklar	on behalf of Creditor Rainforest Distribution andy@sklarlaw.com kathleen@sklarlaw.com
Candycce Ilene Smith-Sklar	on behalf of Defendant Raphael S Gardee njpalaw@gmail.com r56958@notify.bestcase.com
Christian Del Toro	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION cdeltoro@cdeltorolaw.com, bky@martonelaw.com
Denise E. Carlon	on behalf of Creditor PNC Mortgage a Division of PNC Bank, National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Frank J Martone	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bky@martonelaw.com
Keith David Sklar	on behalf of Defendant Raphael S Gardee mail@njpalaw.com
Margaret Mcgee	on behalf of Plaintiff Andrew R. Vara maggie.mcgee@usdoj.gov
Margaret Mcgee	on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov
Rebecca K. McDowell	on behalf of Creditor Eastern Funding LLC rmcdowell@slgcollect.com anovoa@slgcollect.com
Thomas Orr	tom@torrlaw.com Torr@ecf.axosfs.com
Thomas Orr	on behalf of Trustee Thomas Orr tom@torrlaw.com Torr@ecf.axosfs.com
Thomas J Orr	

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on behalf of Trustee Thomas Orr tom@torrlaw.com xerna@aol.com;orrtr87054@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William B. Sanderson, Jr.

on behalf of Interested Party Genya Daukshta wsanderson@williamsandersonlaw.com
kbrand@spearwildermander.com;r59081@notify.bestcase.com;b.wr78636@notify.bestcase.com

TOTAL: 16